

What is claimed is:

1. A method for authorizing a financial transaction between a merchant and an account holder of a financial account, comprising:
  - 5 receiving, from the merchant for use in real-time authorization, transaction variables for a transaction involving a purchase of a travel ticket using the financial account, the transaction variables including a passenger name on the travel ticket, a travel date, a routing description of the travel ticket, and an electronic ticket indicator; and
  - 10 processing the transaction variables through a fraud-risk model to determine a risk factor for the transaction.
2. The method of claim 1, further comprising:
  - 15 approving the transaction when the risk factor is within a range of acceptable values.
3. The method of claim 2, said approving further comprising:
  - retrieving a purchasing history of the account holder; and
  - approving the transaction based on the risk factor and the purchasing history.
- 20 4. The method of claim 2, said approving further comprising:
  - retrieving a status of the financial account; and
  - approving the transaction based on the risk factor and the status.
- 25 5. The method of claim 1, further comprising:
  - declining the transaction when the risk factor is within a range of unacceptable values.
6. The method of claim 1, further comprising:
  - 30 transmitting a request to contact a financial institution maintaining the financial account when the risk factor is within a range of unacceptable values.
7. The method of claim 1, further comprising:

retrieving a purchasing history of the account holder; and  
declining the transaction based on the purchasing history.

5 8. The method of claim 1, further comprising:  
retrieving a status of the financial account; and  
declining the transaction based on the status.

10 9. The method of claim 1, the fraud-risk model comprising a combination of  
risk values assigned to the transaction variables, the risk values determined from  
historical data of prior transactions involving a plurality of account holders.

15 10. The method of claim 1, the fraud-risk model comprising a combination of  
risk values determined for various comparisons of the transaction variables, the risk  
values determined from historical data of prior transactions involving a plurality of  
account holders.

20 11. The method of claim 10, wherein a risk value of a comparison of a name  
of the account holder and the passenger name indicates a higher risk when the name  
of the account holder does not match the passenger name, and indicates a lower risk  
when the name of the account holder matches the passenger name.

25 12. The method of claim 1, wherein the transaction variables are received in a  
standard format so that a processing time of the transaction is not greater than a  
standard processing time for transactions that do not involve the purchase of travel  
tickets.

13. The method of claim 1, the financial account comprising one of: a credit  
card account, a charge card account and a debit account.

30 14. The method of claim 1, the transaction variables further comprising: an  
origin city for the travel ticket, a destination city, a class of service of the travel ticket,  
and a number of passengers traveling.

15. The method of claim 1, the transaction variables comprising: a name of the account holder, a reservation code of the ticket, and a carrier code.

16. A method for authorizing a transaction between a merchant and an  
5 account holder having a financial account, the transaction involving a purchase of an airline ticket, the method comprising:  
transmitting, to a transaction processor, transaction variables for the transaction, the transaction variables including a passenger name on the airline ticket, a travel date, a routing type of the airline ticket, and an electronic ticket indicator; and  
10 receiving, from the transaction processor, one of an approval of the transaction, a declination of the transaction and a request to contact a financial institution maintaining the financial account, based on the transaction variables.

17. The method of claim 16, wherein the transaction variables are processed  
15 by the transaction processor through a fraud-risk model comprising a combination of risk values assigned to the transaction variables, the risk values determined from historical data of prior transactions involving a plurality of account holders.

18. The method of claim 16, wherein the transaction variables are processed  
20 by the transaction processor through a fraud-risk model comprising a combination of risk values determined for various comparisons of the transaction variables, the risk values determined from historical data of prior transactions involving a plurality of account holders.

25 19. The method of claim 18, wherein a risk value of a comparison of the name of the account holder and the passenger name indicates a higher risk when a name of the account holder does not match the passenger name, and indicates a lower risk when the name of the account holder matches the passenger name.

30 20. The method of claim 16, wherein the transaction variables are transmitted in a standard format so that a processing time of the transaction is not greater than a standard processing time for transactions that do not involve the purchase of airline tickets.

21. The method of claim 16, wherein the merchant comprises at least one of:  
an online travel vendor, an airline carrier and a travel agent.

22. The method of claim 16, the transaction variables further comprising: an  
5 origin city for the travel ticket, a destination city, a class of service of the travel ticket,  
and a number of passengers traveling.

23. The method of claim 16, the transaction variables comprising: a name of  
the account holder, a reservation code of the ticket, and a carrier code.

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24. A method for generating and applying a fraud-risk model to financial  
transactions involving purchases of airline tickets by account holders from merchants,  
the method comprising:

15 determining, based on historical data, a risk value for transaction variables of  
transactions involving purchases of airline tickets, the transaction variables including  
at least one of: an account holder name, a reservation code, a passenger name, an  
origin city, a destination city, a travel date, a routing description, a class of service, an  
electronic ticket indicator, a number of passengers traveling and a carrier code;

20 combining the risk values to generate a fraud-risk model that determines risk  
factors for transactions involving purchases of airline ticket;

receiving a request from a merchant to authorize a transaction involving a  
purchase of a ticket by an account holder, the request including transaction variables  
corresponding to the account holder and the ticket;

25 determining a risk factor for the transaction by inputting the transaction  
variables corresponding to the account holder and the ticket to the fraud-risk model;  
and

generating an authorization decision for the request based on the risk factor for  
the transaction.

30 25. A method for authorizing a financial transaction between a merchant and  
an account holder of a financial account, comprising:

receiving, from the merchant for use in real-time authorization,  
transaction variables for a transaction involving a purchase of a travel ticket using the  
financial account, the transaction variables including at least one of: a passenger name

on the travel ticket, a travel date, a routing description of the travel ticket, and an electronic ticket indicator; and

processing the transaction variables through a fraud-risk model to determine a risk factor for the transaction.